

Docket No.: 3350-121D
File No. 1158.42863X00
Client No.: Multiple Operating Accounts-D



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
HAMILTON, et al. : Art Unit: 3621
Serial No: 10/631,970 :
Filed: August 1, 2003 :
For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION
TECHNIQUE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 24, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

No additional fee is required.
 Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
		TOTAL FEE DUE			

A Credit Card Payment form in the amount of \$0 is attached

Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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SWC/slk



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
HAMILTON, et al : Group Art Unit: 3621
Serial No. 10/631,970 : Examiner: TBD
Filed: August 1, 2003 :
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TECHNIQUE

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 24, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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File No. 1158.42863X00
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PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42863X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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FEB 24 2004

Sheet 1 of 3

Form PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-121D 1158.42863X00	SERIAL NO. 10/631,970
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT HAMILTON, et al.	
		FILING DATE August 1, 2003	GROUP

U.S. PATENT DOCUMENTS

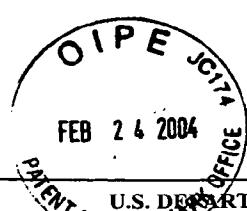
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
/J.A./	AA	5,873,072	Kight, et al.			
/J.A./	AB	5,025,373	Keyser, Jr., et al.			
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Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner	/John Anderson/
	Date Considered 10/07/2008



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Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DKT. NO.
3350-121D
1158.42863X00

SERIAL NO.
10/631,970

**INFORMATION DISCLOSURE STATEMENT
BY APPLICANT**

(Use several sheets if necessary)

APPLICANT
HAMILTON, et al.

FILING DATE
August 1, 2003

GROUP

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/J.A./	AJ	5,884,288	Chang, et al.	3-16-99		
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